

United States Bankruptcy Court
Middle District of North Carolina

In re Charles & Jacquelyn Paterno
Debtors
Chapter 11 Case

Case No. 14-80278

MONTHLY OPERATING REPORT

Month: August 29 – September 29, 2014

Date Filed: October 21, 2014

Line of Business: n/a

NAICS Code: n/a

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



ORIGINAL SIGNATURE OF RESPONSIBLE PARTY

Charles Paterno

PRINTED NAME OF RESPONSIBLE PARTY

QUESTIONNAIRE: (All questions to be answered on behalf of the debtor.)

	YES	NO
1. IS THE BUSINESS STILL OPERATING ?	<input type="checkbox"/>	<input type="checkbox"/> N/A
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input type="checkbox"/>	<input type="checkbox"/> N/A
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS IN TO THE DIP ACCOUNT THIS MONTH?	<input type="checkbox"/>	<input type="checkbox"/> N/A
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input type="checkbox"/>	<input type="checkbox"/> N/A
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/> N/A
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input type="checkbox"/>	<input type="checkbox"/> N/A
9. ARE YOU CURRENT ON YOUR CHAPTER 11 QUARTERLY FEE PAYMENT?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONAL THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input type="checkbox"/> N/A
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION
TAX OBLIGATIONS?

YES**NO**☐☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN
SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND
THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST
SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. A SUMMARY
STATEMENT OF INCOME AND EXPENSES MAY
BE SUBMITTED WITH THE PRIOR APPROVAL OF THE BANKRUPTCY ADMINISTRATOR.

TOTAL INCOME \$21,706.59

(Exhibit B)

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$7,688.57

Cash on Hand at End of Month \$2,586.25

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU

TOTAL \$2,586.25

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK
ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID, WHO WAS PAID THE MONEY,
THE PURPOSE AND THE AMOUNT. A SUMMARY STATEMENT OF INCOME AND EXPENSES MAY BE
SUBMITTED WITH THE PRIOR APPROVAL OF THE BANKRUPTCY ADMINISTRATOR.

TOTAL EXPENSES \$26,808.91

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B) \$21,706.59

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C) \$26,808.91

(Subtract Line C from Line B) **CASH PROFIT FOR THE MONTH** \$-5,102.32

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED
SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE
THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE
DEBT AND WHEN THE DEBT IS DUE.

A SUMMARY STATEMENT OF ACCOUNTS PAYABLE, WITH AGEING INFORMATION, MAY BE
SUBMITTED WITH THE PRIOR APPROVAL OF THE BANKRUPTCY ADMINISTRATOR. ALL UNPAID
NON-TRADE PAYABLES MUST BE LISTED SEPARATELY, IN DETAIL.

TOTAL PAYABLES \$4,988.13

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. A SUMMARY STATEMENT OF ACCOUNTS RECEIVABLE, WITH AGEING INFORMATION, MAY BE SUBMITTED WITH THE PRIOR APPROVAL OF THE BANKRUPTCY ADMINISTRATOR. ALL UNPAID NON-TRADE RECEIVABLES MUST BE LISTED SEPARATELY, IN DETAIL.

TOTAL RECEIVABLES \$0

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? N/A

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? N/A

PROFESSIONAL FEES***BANKRUPTCY* RELATED:**

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$2,000.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$16,000.00

***NON-BANKRUPTCY* RELATED:**

PROFESSIONAL FEES PAID NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$0.00

TOTAL PROFESSIONAL FEES PAID NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THIS CASE? \$2,000.00

ADDITIONAL INFORMATION

(1) PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT, BALANCE SHEET, STATEMENT OF CASH FLOWS, AND STATEMENT OF SHAREHOLDERS/PARTNER'S EQUITY WHICH YOU PREPARE INTERNALLY.

(2) PLEASE ADD ANY INFORMATION, SUCH AS A REPORT OF ACTIVITIES, WHICH WOULD ASSIST A REASONABLY INFORMED REVIEWER TO FULLY UNDERSTAND THE STATUS OF THIS BANKRUPTCY CASE

INDEX TO SEPTEMBER 2014 MONTHLY REPORT

EXHIBIT A	NONE
EXHIBIT B	STATEMENT OF INCOME AND EXPENSES
EXHIBIT C	SAME AS EXHIBIT B
EXHIBIT D	LIST OF UNPAID BILLS
EXHIBIT E	NONE
EXHIBIT F	BANK STATEMENTS

EXHIBIT B

Income and Expense Report August 29, 2015 - September 29, 2014

Balance as of August 28, 2014	\$ 7,688.57		\$ 7,688.57
Income/Deposits:		Cash Activity	Total
Pension	\$ 6,601.81		\$ 6,601.81
Rental Income	\$ 6,565.88		\$ 6,565.88
Dividends	\$ 340.40		\$ 340.40
Reimbursements	\$ 861.50		\$ 861.50
Tax Refund	\$ 7,337.00		\$ 7,337.00
Total	\$ 29,395.16		\$ 29,395.16
Expenses:			
Auto and Transportation			
Lease Payment	\$ 450.00		\$ 450.00
Gas & Fuel	\$ 771.60		\$ 771.60
Service and Parts		\$ 165.00	\$ 165.00
Insurance	\$ 64.97		\$ 64.97
Registration	\$ -		\$ -
Bills and Utilities			\$ -
Internet & Cable	\$ 20.00		\$ 20.00
Mobile Phones	\$ 466.41		\$ 466.41
Pest Control			\$ -
Water			\$ -
Natural Gas			\$ -
Telephone			\$ -
Electric	\$ 197.00		\$ 197.00
Education for Dependents			\$ -
Tuition	\$ 5,194.00		\$ 5,194.00
Housing	\$ 428.00		\$ 428.00
Food		\$ 260.00	\$ 260.00
Utilities			\$ -
Transportation		\$ 172.50	
Student Loan			\$ -
Allowance	\$ 150.00		\$ 150.00
Activities	\$ 208.00		
Entertainment			
Movies & CDs			\$ -
Newspaper & Magazines		\$ 7.00	\$ 7.00
Miscellaneous	\$ 8.00		

Income/Deposits:		Cash Activity	Total
Fees & Charges			\$ -
Bank Fee	\$ 108.00		
Other Fee			\$ -
Financial			\$ -
Life Insurance	\$ 952.50		\$ 952.50
Food & Dining			\$ -
Fast Food	\$ 55.68	\$ 65.00	\$ 120.68
Groceries	\$ 972.22		\$ 972.22
Restaurants	\$ 386.20		\$ 386.20
Health & Fitness			\$ -
Doctor	\$ 791.00		\$ 791.00
Pharmacy			\$ -
Medical/Dental Ins.	\$ 689.87		\$ 689.87
Other Fee	\$ 75.59		\$ 75.59
Home			\$ -
Mortgage			\$ -
Escrow			\$ -
Maintenance	\$ 200.00		\$ 200.00
HOA	\$ 230.00		\$ 230.00
Umbrella Insurance			\$ -
Personal Care			\$ -
Hair	\$ 244.00	\$ 35.00	\$ 279.00
Laundry			\$ -
Other Fee			\$ -
Pets			\$ -
Grooming			\$ -
Animal Tax			\$ -
Vet Bills	\$ 213.42		\$ 213.42
Professional & Legal			\$ -
Bankrupcy	\$ 2,000.00		\$ 2,000.00
CPA			\$ -
Business Expenses	\$ 81.38	23.00	\$ 104.38
Shopping			\$ -
Clothing	\$ 147.86		\$ 147.86
Gifts			\$ -
Miscellaneous	\$ 180.74		
Rental Expenses			\$ -
Utilities	\$ 1,178.86		\$ 1,178.86
Cable	\$ 126.74		\$ 126.74
Communication			\$ -
Tax			\$ -
Mortgage(s)			\$ -
Misc			\$ -
HOA	\$ 769.00		\$ 769.00

Income/Deposits:		Cash Activity	Total
Misc Expenses			\$ -
Church Tithe	\$ 20.00		\$ 20.00
Travel/Parking	\$ 1,004.88		\$ 1,004.88
Moving Expenses	\$ 2,812.99	\$ 4,882.50	\$ 7,695.49
Total Expenses	\$ 21,198.91	\$ 5,610.00	\$ 26,808.91
Balance in DIP Account as of September 29, 2014			\$ 2,586.25

EXHIBIT D

LIST OF UNPAID BILLS

Date Debt Incurred	Payee	Purpose of Debt	Amount Owed as of 9/29/2014	Due Date
6/30/2014	Law Office of James C. White, PC	Attorneys' Fees	4,988.13	9/4/2014 (date court approved fee application)

EXHIBIT F



115-02-01-00 13902 0 C 001 18 50 002
CHARLES F PATERNO
JACQUELYN N PATERNO
14-80278- CHAPTER 11
PO BOX 16103
CHAPEL HILL NC 27516-6103

Your account statement

For 09/29/2014

Contact us



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■ BRIGHT BANKING ■ 6868

Account summary

Your previous balance as of 08/28/2014	\$7,688.57
Checks	- 12,187.58
Other withdrawals, debits and service charges	- 14,621.33
Deposits, credits and interest	+ 21,706.59
Your new balance as of 09/29/2014	= \$2,586.25

Average Posted Balance in Statement Cycle \$6,356.00

Checks

DATE	CHECK #	AMOUNT(\$)
09/03		900.00
09/15	*	650.00
09/18	*	2,000.00
09/23	*	1,500.00
09/12	*1072	2,000.00
09/02	1073	450.00
09/08	1074	428.00

DATE	CHECK #	AMOUNT(\$)
09/05	1075	200.00
08/29	1076	150.00
09/02	1077	60.00
09/11	1078	769.00
09/12	1079	40.00
09/22	1080	1,050.00
09/16	*1082	208.00

DATE	CHECK #	AMOUNT(\$)
09/19	1083	94.00
09/25	1084	20.00
09/08	*880005	125.00
09/10	880006	299.61
09/10	880007	22.00
09/16	880008	323.00
09/18	880009	105.00

continued

■ BRIGHT BANKING

.6868 (continued)

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
09/03	*985016	375.00	09/16	*985019	64.97	09/16	*985022	354.00

* indicates a skip in sequential check numbers above this item

Total checks = \$12,187.58

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
08/29	BB&T CHECK CARD PURCHASE-PIN 08-28-14 BENSON NC 7715 SHELL SERVICE STATION	70.43
08/29	BB&T CHECK CARD PURCHASE STRICK'S LP GAS 08-28 910-675-1944 NC 7715	336.15
08/29	BB&T CHECK CARD PURCHASE MCDONALD'S F30936 08-28 BENSON NC 7715	6.07
08/29	BB&T CHECK CARD PURCHASE-PIN 08-29-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	75.13
09/02	BB&T ONLINE BILL PAYMENT ONLINE PMT DUKEENERGY SC/NC CKF498301218POS	411.10
09/02	BB&T CHECK CARD PURCHASE VZWRLSS*IVR VE 08-30 800-922-0204 NJ 7715	255.83
09/02	BB&T CHECK CARD PURCHASE DAIRY QUEEN 959000 08-29 BLACKSBURG SC 3440	8.35
09/02	BB&T CHECK CARD PURCHASE-PIN 08-29-14 BLACKSBURG SC 7715 WILCO #905	40.05
09/02	BB&T CHECK CARD PURCHASE-PIN 09-01-14 BLACKSBURG BP 7715 901 N MOUNTAIN BLACKSBURG SC	31.84
09/02	BB&T CHECK CARD PURCHASE-PIN 09-01-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	39.08
09/02	BB&T CHECK CARD PURCHASE SQ *TRU 09-01 Chapel Hill NC 7715	10.00
09/02	BB&T CHECK CARD PURCHASE-PIN 09-02-14 KROGER 3440 3420 WATKINS DURHAM NC	43.04
09/02	INTERNET PAYMENT stu accts UVA Student Bill 343383652	5,194.00
09/03	BB&T CHECK CARD PURCHASE GOOGLE *SVCSAPPS_C 09-02 CC@GOOGLE.COM CA 7715	20.00
09/03	BB&T CHECK CARD PURCHASE CAFE CAROLINA MEAD 09-02 CHAPEL HILL NC 7715	18.16
09/03	BB&T CHECK CARD PURCHASE-PIN 09-02-14 HARRIS TEETER 7715 116 W BARBEE CHAPEL HILL NC	30.41
09/03	BB&T CHECK CARD PURCHASE-PIN 09-03-14 WILLIAMS-SONOMA 3440 6910 FAYETTEV DURHAM NC	42.95
09/04	BB&T CHECK CARD PURCHASE HIGH MEADOWS INN 09-02 SCOTTSVILLE VA 7715	821.70
09/04	BB&T CHECK CARD PURCHASE-PIN 09-03-14 CHAPEL HILL NC 3440 BURLINGTON SHOE 0228	42.98
09/04	BB&T CHECK CARD PURCHASE STRICK'S LP GAS 09-03 910-675-1944 NC 7715	110.00
09/04	BB&T CHECK CARD PURCHASE-PIN 09-03-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	66.29
09/04	BB&T CHECK CARD PURCHASE-PIN 09-04-14 HARRIS TEETER 7715 1940 EASTWOOD WILMINGTON NC	63.73
09/05	BB&T CHECK CARD PURCHASE SCOTCHMAN #3129 09-04 WILMINGTON NC 7715	70.06
09/05	BB&T CHECK CARD PURCHASE-PIN 09-04-14 RALEIGH NC 3440 BELK CRABTREE 4325 GLEN	23.90
09/05	BB&T CHECK CARD PURCHASE-PIN 09-04-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	34.95
09/08	BB&T CHECK CARD PURCHASE BOB EVANS REST #04 09-05 RALEIGH NC 7715	4.50
09/08	BB&T CHECK CARD PURCHASE-PIN 09-05-14 BLACKSBURG SC 7715 WILCO #905	59.95
09/08	BB&T CHECK CARD PURCHASE-PIN 09-05-14 GREENVILLE SC 7715 ACADEMY LTD	137.79
09/08	BB&T CHECK CARD PURCHASE-PIN 09-06-14 CLEMSON SC 7715 BI-LO GROCERY # 501 OLD	84.07
09/08	BB&T CHECK CARD PURCHASE RED MINNOW DINNER 09-06 CENTRAL SC 7715	91.00
09/08	BB&T CHECK CARD PURCHASE-PIN 09-07-14 EASLEY SC 7715 QUIKTRIP	15.59
09/08	BB&T CHECK CARD PURCHASE HARRIS TEETER #012 09-07 CHAPEL HILL NC 3440	7.58
09/08	BB&T CHECK CARD PURCHASE SQ *TRU 09-07 Chapel Hill NC 7715	6.00
09/08	RECURRING INTERNET-PAYMENT IND-DRAFT-BLUES OF NC-300559024	125.00
09/09	BB&T ONLINE BILL PAYMENT ONLINE PMT TIME WARNER CKF498301218POS	126.74
09/09	BB&T CHECK CARD PURCHASE THE UPS STORE 6209 09-08 CHAPEL HILL NC 7715	8.40
09/09	BB&T CHECK CARD PURCHASE CAFE CAROLINA MEAD 09-08 CHAPEL HILL NC 7715	4.34
09/09	BB&T CHECK CARD PURCHASE-PIN 09-08-14 HILLSBOROUGH NC 7715 WEAVER STREET MARKET	30.74
09/09	BB&T CHECK CARD PURCHASE-PIN 09-08-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	50.41
09/10	BB&T CHECK CARD PURCHASE MENS CUTS 09-08 CHAPEL HILL NC 7715	39.00
09/10	BB&T CHECK CARD PURCHASE-PIN 09-09-14 DURHAM NC 3440 THE HOME DEPOT 3620	18.43
09/10	BB&T CHECK CARD PURCHASE UNCHC 410 MARKET S 09-09 CHAPEL HILL NC 7715	20.00
09/10	BB&T CHECK CARD PURCHASE-PIN 09-10-14 KROGER 3440 3420 WATKINS DURHAM NC	25.73
09/11	BB&T CHECK CARD PURCHASE QUALITY MART 1401 09-09 LEXINGTON NC 7715	67.54
09/11	BB&T ONLINE BILL PAYMENT ONLINE PMT DUKE POWER CKF498301218POS	197.00
09/11	BB&T CHECK CARD PURCHASE ROOSTERS WOOD-FIRE 09-09 CHARLOTTE NC 7715	63.00
09/11	BB&T CHECK CARD PURCHASE CORPORATE CENTER G 09-09 CHARLOTTE NC 7715	5.00
09/11	BB&T CHECK CARD PURCHASE QUALITY INN & SUIT 09-10 704-3935306 NC 7715	61.20
09/11	BB&T 24 CASH WITHDRAWAL 09-10-14 7715 IRBY STREET FLORENCE SC	60.00

continued



■ BRIGHT BANKING 0005203986868 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
09/11	BB&T CHECK CARD PURCHASE-PIN 09-11-14 CRUIZERS #16 7715 4706 NC HIGHW DURHAM NC	20.03
09/12	BB&T CHECK CARD PURCHASE MCDONALD'S F11232 09-10 BLYTHEWOOD SC 7715	5.60
09/12	BB&T CHECK CARD PURCHASE WENDY'S 5551 09-11 FLORENCE SC 7715	7.47
09/12	BB&T CHECK CARD PURCHASE-PIN 09-12-14 CRUIZERS #40 7715 1010 RALEIGH CHAPEL HILL NC	20.42
09/15	BB&T CHECK CARD PURCHASE QUALITY INN & SUIT 09-11 FLORENCE SC 7715	116.98
09/15	BB&T CHECK CARD PURCHASE ALOFT WXYZ 09-12 CHAPEL HILL NC 7715	7.53
09/15	BB&T CHECK CARD PURCHASE FARRELLS LAKESIDE 09-13 CHAPEL HILL NC 7715	20.00
09/15	BB&T CHECK CARD PURCHASE-PIN 09-13-14 CIAOBELLA PIZZA 7715 1716 FARRINGT CHAPEL HILL NC	3.20
09/15	BB&T CHECK CARD PURCHASE-PIN 09-13-14 DURHAM NC 3440 THE HOME DEPOT 3620	31.20
09/15	BB&T CHECK CARD PURCHASE TOBACCO ROAD SPORT 09-13 CHAPEL HILL NC 7715	7.00
09/15	BB&T CHECK CARD PURCHASE-PIN 09-13-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	14.28
09/15	BB&T CHECK CARD PURCHASE TOBACCO ROAD SPORT 09-13 CHAPEL HILL NC 7715	20.24
09/15	BB&T CHECK CARD PURCHASE-PIN 09-14-14 HARRIS TEETER 7715 116 W BARBEE CHAPEL HILL NC	9.94
09/15	BB&T CHECK CARD PURCHASE PAPA JOHN'S #04382 09-15 919-968-7272 NC 7715	24.01
09/15	BB&T CHECK CARD PURCHASE-PIN 09-14-14 DURHAM NC 3440 THE HOME DEPOT 3620	9.21
09/15	BB&T 24 CASH WITHDRAWAL 09-14-14 7715 DURHAM-HOPE VALLEY DURHAM NC	500.00
09/15	BB&T CHECK CARD PURCHASE-PIN 09-14-14 FARRELL'S BP 7715 1718 FARRINGT CHAPEL HILL NC	11.04
09/15	BB&T CHECK CARD PURCHASE K & W CAFETERIAS # 09-15 CHAPEL HILL NC 7715	18.26
09/15	OVERDRAFT ITEM FEE (\$36/ITEM) 36	36.00
09/16	BB&T CHECK CARD PURCHASE COMFORT INN UNIVER 09-14 DURHAM NC 7715	80.70
09/16	BB&T CHECK CARD PURCHASE-PIN 09-15-14 CHAPEL HILL NC 7715 LOWE'S #487	5.03
09/16	BB&T CHECK CARD PURCHASE-PIN 09-15-14 EAST FRANKLIN CA 7715 1710 EAST FRA CHAPEL HILL NC	74.63
09/16	BB&T CHECK CARD PURCHASE HARRIS TEETER #012 09-15 CHAPEL HILL NC 7715	6.98
09/16	RETURNED ITEM FEE (\$36/ITEM)	72.00
09/16	BB&T CHECK CARD PURCHASE-PIN 09-16-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	34.00
09/16	BB&T CHECK CARD PURCHASE-PIN 09-16-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	16.47
09/17	BB&T CHECK CARD PURCHASE FARRELLS LAKESIDE 09-15 CHAPEL HILL NC 7715	85.38
09/17	BB&T CHECK CARD PURCHASE CHATHAM LAND SELF 09-15 CHAPEL HILL NC 7715	414.62
09/17	BB&T CHECK CARD PURCHASE-PIN 09-16-14 DURHAM NC 3440 THE HOME DEPOT 3620	13.08
09/17	BB&T CHECK CARD PURCHASE-PIN 09-16-14 DURHAM NC 7715 THE HOME DEPOT 3620	34.57
09/17	BB&T CHECK CARD PURCHASE-PIN 09-16-14 KANGAROO EXP #31 3440 2229 HWY 54 E CHAPEL HILL NC	34.02
09/17	BB&T CHECK CARD PURCHASE-PIN 09-17-14 ABERDEEN NC 7715 WILCO #229	65.43
09/18	BB&T CHECK CARD PURCHASE SLEEP INN 09-16 DURHAM NC 7715	86.25
09/18	BB&T CHECK CARD PURCHASE MELLOW MUSHROOM 09-17 FLORENCE SC 7715	33.00
09/18	BB&T CHECK CARD PURCHASE-PIN 09-17-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	16.77
09/18	BB&T CHECK CARD PURCHASE-PIN 09-18-14 EXXONMOBIL 7715 PEDRO'S SOUTH HAMER SC	30.47
09/19	BB&T CHECK CARD PURCHASE-PIN 09-18-14 DURHAM NC 3440 BELK SOUTHPOINT 6910 FA	205.00
09/19	BB&T CHECK CARD PURCHASE-PIN 09-18-14 DURHAM NC 3440 THE HOME DEPOT 3620	8.71
09/19	BB&T CHECK CARD PURCHASE-PIN 09-18-14 HARRIS TEETER 3440 116 W BARBEE CHAPEL HILL NC	15.03
09/19	BB&T CHECK CARD PURCHASE BABYMOON CAFE 09-18 MORRISVILLE NC 7715	35.33
09/19	BB&T CHECK CARD PURCHASE-PIN 09-19-14 HARRIS TEETER 7715 116 W BARBEE CHAPEL HILL NC	66.00
09/19	TELEPHONE PAYMENT BILL PYMNT ACHIVR VISB 9290233	210.58
09/22	BB&T CHECK CARD PURCHASE SLEEP INN 09-18 DURHAM NC 3440	91.64
09/22	BB&T CHECK CARD PURCHASE QUALITY INN & SUIT 09-18 FLORENCE SC 7715	118.06
09/22	BB&T CHECK CARD PURCHASE ALOFT WXYZ 09-19 CHAPEL HILL NC 7715	7.53
09/22	BB&T CHECK CARD PURCHASE THE UPS STORE 6209 09-19 CHAPEL HILL NC 7715	11.37
09/22	BB&T CHECK CARD PURCHASE-PIN 09-20-14 WAL-MART SUPER C 7715 4250 WAL-SAMS MORRISVILLE NC	27.86
09/22	BB&T CHECK CARD PURCHASE SLEEP INN 09-20 DURHAM NC 7715	70.07
09/22	BB&T CHECK CARD PURCHASE-PIN 09-20-14 MULLINS SC 3440 BI-LO GROCERY # 208 E M	59.62

continued

■ BRIGHT BANKING

6868 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
09/22	BB&T CHECK CARD PURCHASE-PIN 09-21-14 KANGAROO EXP #32 7715 200 E MCINTYR MULLINS SC	59.96
09/22	BB&T CHECK CARD PURCHASE-PIN 09-21-14 MULLINS SC 3440 BI-LO GROCERY # 208 E M	5.85
09/22	BB&T CHECK CARD PURCHASE-PIN 09-21-14 FLORENCE SC 7715 RACK ROOM SHOES #0109	80.98
09/22	BB&T CHECK CARD PURCHASE-PIN 09-21-14 HARRIS TEETER 3440 1930 W PALMET FLORENCE SC	11.25
09/23	BB&T CHECK CARD PURCHASE MAGNOLIA ON MAIN 09-22 BENNETTSVILLE SC 7715	16.17
09/23	BB&T CHECK CARD PURCHASE-PIN 09-22-14 MARION SC 7715 MARION ANIMAL HOSPITAL	90.25
09/23	BB&T CHECK CARD PURCHASE-PIN 09-22-14 MULLINS SC 3440 BI-LO GROCERY # 208 E M	20.39
09/23	BB&T CHECK CARD PURCHASE-PIN 09-22-14 MULLINS SC 3440 BI-LO GROCERY # 208 E M	16.83
09/23	BB&T CHECK CARD PURCHASE-PIN 09-23-14 FOOD LION #1597 3440 1318 N MAIN S MARION SC	52.58
09/23	TELEPHONE PAYMENT CSR Pay West Coast Life 000000537016819	577.50
09/24	BB&T CHECK CARD PURCHASE EXPEDIA*SA*SALES F 09-23 866-468-9473 WA 7715	383.82
09/24	BB&T CHECK CARD PURCHASE-PIN 09-24-14 EAST FRANKLIN CA 7715 1710 EAST FRA CHAPEL HILL NC	71.29
09/24	INTERNET PAYMENT IND DRAFT BLUES OF NC 301374103	564.87
09/25	BB&T CHECK CARD PURCHASE-PIN 09-25-14 EXXONMOBIL 7715 PEDRO'S SOUTH HAMER SC	39.89
09/25	BB&T CHECK CARD PURCHASE-PIN 09-25-14 RADIO SHACK 7715 1906 E HIGHWA MARION SC	75.59
09/26	BB&T CHECK CARD PURCHASE QUALITY INN CHAPEL 09-24 CHAPEL HILL NC 7715	105.88
09/26	BB&T CHECK CARD PURCHASE FALCONBRIDGE ANIMA 09-24 DURHAM NC 7715	123.17
09/26	BB&T CHECK CARD PURCHASE BRIXX-CHAPEL HILL 09-24 CHAPEL HILL NC 7715	32.00
09/26	BB&T CHECK CARD PURCHASE MCDONALD'S F7182 09-25 CHAPEL HILL NC 7715	4.49
09/29	BB&T CHECK CARD PURCHASE QUALITY INN CHAPEL 09-25 CHAPEL HILL NC 7715	60.27
09/29	BB&T CHECK CARD PURCHASE HARDEES 150405 09-26 RICHMOND HILL GA 3440	8.63
09/29	BB&T CHECK CARD PURCHASE-PIN 09-26-14 THE UPS STORE #5 7715 13100 HWY 144 RICHMOND HILL GA	55.70
09/29	BB&T CHECK CARD PURCHASE JUMPING JACKS 09-27 SAVANNAH GA 3440	8.00
09/29	BB&T CHECK CARD PURCHASE-PIN 09-27-14 PUBLIX 7715 12800 HWY 144 RICHMOND HILL GA	62.24
09/29	BB&T CHECK CARD PURCHASE-PIN 09-29-14 THE UPS STORE #5 7715 13100 HWY 144 RICHMOND HILL GA	5.91

Total other withdrawals, debits and service charges

= \$14,621.33

Overdraft and Returned Item Fees

	TOTAL THIS STATEMENT PERIOD(\$)	TOTAL YEAR-TO-DATE (\$)
Total Overdraft Fees	36.00	36.00
Total Returned Item Fees	72.00	72.00
Refunds for Overdraft/Returned Item Fees	36.00	36.00

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
08/29	BB&T CHECK CARD RETURN STRICK'S LP GAS 08-28 CASTLE HAYNE NC 7715	64.44
08/29	PAYMENT SONOCO PRODUCTS 0483 PATERNO CHARLES F	2,627.10
08/29	PAYMENT SONOCO PRODUCTS 0483 PATERNO CHARLES F	3,974.71
09/03	COUNTER DEPOSIT	287.00
09/03	COUNTER DEPOSIT	761.06
09/08	COUNTER DEPOSIT	53.40
09/10	ACH INTRACOASTAL REA EEZE PATERNO, CHARLES	75.88
09/15	OWNER RENT PALMETTO VACATIO JACQUELYN PATERNO	6,490.00
09/15	BB&T 24 CHECK DEPOSIT 09-14-14 17:23 A149 DURHAM-HOPE VALLEY DURHAM NC	7,337.00
09/16	OVERDRAFT FEE REFUND	36.00
Total deposits, credits and interest		= \$21,706.59

BB&T Cash Rewards

ACCOUNT NUMBER ENDING	STATUS	AS OF	EARNED BALANCE(\$)
*****6868	Active	00/00	
Logon to BB&T OnLine to find the latest cash back offers from participating retailers.			



Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an INTEREST CHARGE

will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) In section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount